From: James E Jurach Jr.

To: Microsoft ATR

Date: 1/25/02 4:34pm

Subject: Microsoft Settlement

I think the proposed settlement is a bad idea.

I would like to echo the comments made by Jeremy P. White at http://www.codeweavers.com/~jwhite/tunneywine.html and those of Dan Kegel at http://www.kegel.com/remedy/letter.html

Sincerely,

James Jurach, Texas; Developer, Online Banking Services company

CC: James Jurach